REMARKS

Claims 1-7, 11-17, and 23 presently stand finally rejected under 35 U.S.C. § 103(a) as allegedly unpatentable in view of Schmerken (Ivy Schmerken, "Real Liffe or Virtual Reality." Wall Street & Technology. New York: Jan. 1997. Vol. 15, Iss. 1, p. 70) ("Schmerken"), further in view of Tomasula (Dean Tomasula, "Virtual Trading is Virtually a Reality." Wall Street & Technology. New York: Oct. 1995. Vol. 13, Iss. 10, p. 44) ("Tomasula"). Claims 8-10 and 18-22 stand finally rejected under 35 U.S.C. § 103(a) in view of Schmerken and Tomasula and further in view of Marshall, U.S. Patent No. 5,675,746 ("Marshall").

Applicants submit amendments to claims 1, 5, 10, 11, 15, 22, and 23 to correct minor typographical errors and to place the claims in better condition for appeal. No new matter is added by these amendments. Entry of these amendments is respectfully requested.

Conclusion

This application is now in condition for allowance. Reconsideration and prompt allowance of which are requested. If there are any remaining issues to be resolved, applicant respectfully requests the Examiner to kindly contact the undersigned attorney by telephone for an interview.

Applicants believe no fee is due in connection with this amendment. However, the Commissioner is authorized to credit any overpayments to or debit any amount due in connection with the filing of this amendment from our deposit account No. 02-4377.

Respectfully submitted,

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